

Serial No. 10/710,309
Attorney Docket No. 70655.1500

In the Claims

This listing of claims replaces all prior versions and listings of the claims in the application.

Please amend the claims as follows:

1. (Currently Amended) A method for facilitating biometric security in a smartcard transaction system comprising:

detecting a proffered biometric at a sensor communicating with said system to obtain a proffered biometric sample, ~~wherein said proffered biometric sample is associated with at least two accounts, wherein each of said at least two accounts includes at least one of: a charge card account, a credit card account, a debit card account, a savings account, a private label account and a loyalty point account;~~

verifying said proffered biometric sample; to determine whether said proffered biometric sample is associated with a preset transaction limitation; and

~~facilitating a selection of an account from said at least two accounts; and~~

~~authorizing a transaction upon said selection of said account and subsequent to verification of said proffered biometric sample that said transaction is in compliance with said preset transaction limitation.~~

2. (Currently Amended) The method of claim 1, wherein said step of detecting further includes detecting said proffered biometric sample at said sensor configured to communicate with said system via at least one of a smartcard, a reader, and a network.

3. (Previously Presented) The method of claim 1, wherein said step of detecting includes at least one of: detecting, storing, and processing said proffered biometric sample.

4. (Previously Presented) The method of claim 1, wherein said step of detecting further includes receiving a finite number of proffered biometric samples.

5. (Original) The method of claim 1, wherein said step of detecting includes logging each proffered biometric sample.

6. (Previously Presented) The method of claim 1, wherein said step of detecting further includes at least one of detecting, processing and storing a second proffered biometric sample.

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7. (Previously Presented) The method of claim 1, wherein said step of verifying includes comparing said proffered biometric sample with a stored biometric sample.

8. (Previously Presented) The method of claim 7, wherein comparing said proffered biometric sample with a said stored biometric sample includes comparing said proffered biometric sample with a biometric sample of at least one of a criminal, a terrorist, and a cardmember.

9. (Previously Presented) The method of claim 1, wherein said step of verifying includes verifying said proffered biometric sample using information contained on at least one of a local database, a remote database, and a third-party controlled database.

10. (Currently Amended) The method of claim 7-1, wherein said step of verifying includes verifying comparing said proffered biometric sample using one of a local CPU and with said stored biometric sample, wherein said stored biometric sample is stored by one of a third-party biometric security vendor and a governmental agency.

11. (Currently Amended) The method of claim 7-1, further comprising associating said stored biometric sample data packet with a personal identification number ~~to facilitate access to said data packet~~.

12. (Previously Presented) The method of claim 1, wherein said step of detecting said proffered biometric sample includes detecting at least one of: a retinal scan, an iris scan, a fingerprint scan, a hand print scan, a hand geometry scan, a voice print scan, a vascular scan, a facial scan, an ear scan, a signature scan, a keystroke scan, an olfactory scan, an auditory emissions scan, and a DNA scan.

13. (Currently Amended) The method of claim 1, wherein further comprising requiring said step of detecting said proffered biometric sample ~~includes detecting said proffered biometric sample, wherein said proffered biometric sample is associated with to override~~ a preset transaction limit on at least one of ~~said a~~ charge card account, said credit card account, said debit card account, said savings account, said private label account and said loyalty point account.

14. (Canceled)

15. (New) The method of claim 1, wherein said preset transaction limitation comprises at least one of a maximum transaction amount, minimum transaction amount, maximum number of

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transactions within a time period, maximum number of transactions, use by certain merchants, temporal limitation, geographic limitation, and use of non-monetary funds.

16. (New) The method of claim 13, wherein said preset transaction limit comprises at least one of a maximum transaction amount, minimum transaction amount, maximum number of transactions within a time period, maximum number of transactions, use by certain merchants, temporal limitation, geographic limitation, and use of non-monetary funds.

17. (New) The method of claim 1, wherein said proffered biometric sample is associated with at least two accounts, wherein each of said at least two accounts includes one of: a charge card account, a credit card account, a debit card account, a savings account, a private label account and a loyalty point account; the method further comprising:

facilitating selection of an account from said at least two accounts; and
authorizing a transaction upon said selection of said account and verification of said proffered biometric sample.